

Information to identify the case:

Debtor 1	David Robinson	Social Security number or ITIN	xxx-xx-6305
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	15-15428-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David Robinson

11/13/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David Robinson
Debtor(s)

Case No. 15-15428-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Nov 13, 2020

Form ID: 3180W

Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2020:

Recip ID	Recipient Name and Address
db	+ David Robinson, 1449 Greenwood Avenue, Camden, NJ 08103-2929
515409301	Bay Area Credit Service LLC, PO Box 5932, Troy, MI 48007-5932
515559804	+ Cavalry SPV I, LLC, Assignee of Capital One, N.A., Bass & Associates, P.C., 3936 E Ft. Lowell Road Suite #200, Tucson, AZ 85712-1083
515409305	Greentree Servicing LLC, PO Box 6172, Rapid City, SD 57709-6172
515409306	Haddon Emergency Physicians, PO Box 41541, Philadelphia, PA 19101-1541
515409307	+ Lisa A. Rink Family Medical LLC, PO Box 1338, Bellmawr, NJ 08099-5338
515409308	Lourdes Imaging Associates, PO Box 95000-2840, Philadelphia, PA 19195-2840
515409309	Lourdes Medical Associates, PO Box 9367, Belfast, ME 04915-9367
515409310	Lourdes Medical Center, PO Box 822099, Philadelphia, PA 19182-2112
515409311	+ Mid-Atlantic Anesthesia Associ, Po Box 8505, Cherry Hill, NJ 08002-0505
515409312	Mid-Atlantic Credit Corp, PO Box 388, Conshohocken, PA 19428-0388
515556045	+ MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
515409313	+ Midland Mtg/midfirst, Pob 268959, Oklahoma City, OK 73126-8959
515409314	+ Suntrustbank/gS Loan S, 1797 N East Expy Ne, Atlanta, GA 30329-7803
515409316	+ Tri-State Pathology Consultant, PO Box 892, Concordville, PA 19331-0892
515409317	+ United Telemanagement Corp., PO Box 145465, Cincinnati, OH 45250-5465

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 13 2020 23:15:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 13 2020 23:15:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515409300	+ Email/Text: aacbankruptcynotice@affiliated.org	Nov 13 2020 23:15:00	Affiliated, Po Box 790001, Sunrise Beach, MO 65079-9001
515619236	Email/PDF: resurgentbknotifications@resurgent.com	Nov 13 2020 23:23:36	Ashley Funding Services, LLC its successors and, assigns as assignee of Reimbursement, Technologies, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
515409302	+ EDI: CAPITALONE.COM	Nov 14 2020 02:33:00	Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
515536586	+ Email/Text: bankruptcy@cavps.com	Nov 13 2020 23:15:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
515409303	+ EDI: WFNNB.COM	Nov 14 2020 02:33:00	Comenity Capital/hsn, 995 W 122nd Ave, Westminster, CO 80234-3417
515409304	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 13 2020 23:23:29	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
515619241	Email/PDF: resurgentbknotifications@resurgent.com	Nov 13 2020 23:26:10	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital

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515495283	EDI: Q3G.COM	Nov 14 2020 02:33:00	Services, PO Box 10587, Greenville, SC 29603-0587
515409315	+ EDI: RMSC.COM	Nov 14 2020 02:33:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
515620385	EDI: RMSC.COM	Nov 14 2020 02:33:00	Synco/lowes, Po Box 956005, Orlando, FL 32896-0001
515409318	+ EDI: VERIZONCOMB.COM	Nov 14 2020 02:33:00	Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
			Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518996018	*+	David Robinson, 1449 Greenwood Avenue, Camden, NJ 08103-2929

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joseph J. Rogers	on behalf of Debtor David Robinson jjresq@comcast.net jjrogers0507@gmail.com
Joshua I. Goldman	on behalf of Creditor MIDFIRST BANK josh.goldman@padgettlawgroup.com bkgroup@kmlawgroup.com

TOTAL: 5